

CLAIMS

What is claimed is:

1. A system for facilitating electronic payments in a food service setting using a mobile device enabled for short range proximity signaling and two way messaging, said system comprising:
 - a proximity reader for interacting with said mobile device presented to said proximity detector by a user, wherein said proximity reader uses short range proximity signaling to trigger the initiation of a mobile payment session;
 - a plurality of servers for providing authentication of user and processing payments;
 - a plurality of point of sale terminals to provide access to transaction information; and
 - a messaging system for providing mobile commerce messaging with said user, wherein said mobile commerce messaging includes digital content of at least one of digital cash, coupons, advertisements, games, ring-tones, graphics, videos via messaging, promotion of a plurality of different items to purchase.
2. The system of claim 1, wherein the proximity reader provides an interface to download said digital content.
3. A system of claims 1, or 2, wherein the server communicates with said user of mobile device via messaging.
4. A system of claims 1, or 2, wherein the server communicates with said user of mobile device via voice.

5. A method for facilitating the payment of products in a restaurant, said method comprising:

using a mobile device enabled for short range proximity signaling and two way messaging to provide a short range proximity signal to a proximity reader

presenting said mobile device to said proximity reader;

providing identification information to a payment system;

providing verification of identity information by payment system to said mobile device;

ordering a plurality of products and accumulating charges; and

receiving on a display of said mobile device an electronic bill for a total charge.

6. The method of claims 5, further comprising:

receiving a plurality of messages offering additional items to purchase on said display;

adding a plurality of additional charges to said electronic bill; and

approving of said total charge plus said plurality of additional charges.

7. The method of claims 5, further comprising:

adding a tip to said electronic bill; and

approving of said total charge plus tip.

8. The method of claims 5, wherein the verification of identity information is capable of being displayed in human readable form on display.

9. The method of claim 5, wherein the verification of identity information is in machine readable form.

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10. The method of claims 5 or 6, wherein the ordering of product is done automatically by the selection of the product itself.